

Certificate Number: 15317-NJ-DE-033907237

Bankruptcy Case Number: 19-30799



15317-NJ-DE-033907237

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 5, 2020, at 4:19 o'clock PM PST, Richard T Cabrera completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 5, 2020 By: /s/Glenn Crisostomo

Name: Glenn Crisostomo

Title: Counselor